

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	Case No. 09 B 24644
Kimberly P Edwards	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/07/2009.
- 2) The plan was confirmed on 11/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/13/2012, 07/30/2012.
- 5) The case was Completed on 08/29/2012.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$11,543.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,340.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$11,340.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,484.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$561.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,045.16**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Arrow Financial Services	Unsecured	426.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	298.48	298.48	178.70	0.00
Asset Acceptance	Unsecured	NA	1,086.60	1,086.60	650.54	0.00
Asset Acceptance	Unsecured	NA	895.62	895.62	536.22	0.00
Asset Acceptance	Unsecured	779.00	779.00	779.00	466.39	0.00
CCS	Unsecured	534.00	NA	NA	0.00	0.00
CCS	Unsecured	466.00	NA	NA	0.00	0.00
Cda/Pontiac	Unsecured	685.00	NA	NA	0.00	0.00
Corporate America Family CU	Unsecured	4,000.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	730.00	730.91	730.91	437.60	0.00
First Bank Of Delaware	Unsecured	351.00	NA	NA	0.00	0.00
GR Enterprises	Unsecured	50.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	253.00	253.48	253.48	151.77	0.00
Magnum Cash Advance	Unsecured	1,000.00	NA	NA	0.00	0.00
National Action Financial Services	Unsecured	266.45	NA	NA	0.00	0.00
National Credit Adjusters	Unsecured	64.00	NA	NA	0.00	0.00
National Credit Solution	Unsecured	196.00	184.45	184.45	110.43	0.00
Nicor Gas	Unsecured	609.00	650.99	650.99	389.72	0.00
Nuvell Credit Company LLC	Secured	3,581.00	4,188.54	3,581.00	3,581.00	158.12
Nuvell Credit Company LLC	Unsecured	NA	607.54	607.54	363.74	0.00
Pay Day One	Unsecured	891.06	NA	NA	0.00	0.00
Plains Commerce Bank	Unsecured	252.00	252.87	252.87	151.39	0.00
Portfolio Recovery Associates	Unsecured	NA	199.13	199.13	119.22	0.00
Professional Recovery System	Unsecured	427.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,581.00	\$3,581.00	\$158.12
<b>TOTAL SECURED:</b>	<b>\$3,581.00</b>	<b>\$3,581.00</b>	<b>\$158.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,939.07</b>	<b>\$3,555.72</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,045.16</u>
Disbursements to Creditors	<u>\$7,294.84</u>

**TOTAL DISBURSEMENTS :** **\$11,340.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2012

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.